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ABSTRACT

This study explored the experiences of white and non-white college students with the financial aid process and financial aid office and staff. The study used a 20-item survey administered to a sample of 710 student financial aid recipients. Questions covered procedural and informational aspects of the financial aid process, accessibility and comfort with the staff, and overall satisfaction with their financial aid experience. Findings revealed few differences in the responses of White and non-White aid recipients except that non-whites felt they had greater difficulty getting an appointment with a Financial Aid counselor than did White respondents. White and non-White students both gave highly positive ratings concerning their overall satisfaction with their experience. More interesting patterns emerged when non-White students were separated into different ethnic groups. When the responses of students representing six ethnic groups were compared, the findings included the following: Native Americans had consistently lower satisfaction levels; Chicano respondents were more satisfied even than Whites; statistically significant differences existed between the Native Americans and Asian students on the reasonableness of the aid package. Contrary to expectations from the literature minority students did not have difficulty completing the forms and were generally satisfied with financial aid services. (Contains 10 references.) (JB)

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The Financial Aid Experience of Ethnic Students: Is It a Boon or Barrier?

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Abstract

This article reports the results of a 20-item survey, administered to a sample of 710 White and non-White financial aid recipients. Questions covered procedural and informational aspects of the financial aid process, accessibility and comfort with the staff, and overall satisfaction with their financial aid experience. Although findings revealed few differences in the responses of White and non-White aid recipients, more interesting patterns emerged when non-White students were separated into different ethnic groups. The paper concludes with a brief discussion of the implications of these findings.

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The Financial Aid Experience of Ethnic Students: Is It a Boon or Barrier?

Newly admitted college and university students from low-income families have often persevered, despite disadvantaged school environments and difficult social conditions, to achieve university admission. However, once over the hurdle of access to higher education, these students still face a complex maze of rules and regulations, forms and processes required to prove financial need and to be granted aid. It is an intimidating gauntlet.

This gauntlet may not be equally intimidating to all students. This study explores the concern that non-White low-income students have a more negative perception of the financial aid experience than do their White counterparts. Do these students differ in their ability to complete application materials, in their satisfaction with the information received, and in their interactions with the Financial Aid Office staff? Is it possible that financial aid programs, established to improve the access of low-income minority students to higher education, may actually serve as a deterrent to their educational progress?

Background

Historically, financial aid is a fairly new phenomenon. Prior to World War II, financial aid came almost exclusively in the form of merit-based scholarships granted out of the funds of an individual college. By the time the National Defense Education Act of 1958 was implemented, the concept of need analysis had been operationalized. This was expanded by the Higher Education Act of 1965, which introduced a number of programs (e.g., College Work-Study, Educational Opportunity Grants) intended to assist the poor who had some educational catching-up to do. The subsequent two decades have seen a solidification of the focus of aid on low-income and historically disadvantaged students [1] and the growth of an almost byzantine complexity throughout the aid process (see Origins and Outcomes, 1987).

The expansion of the student aid system has intended to improve minority access to and retention in higher education (The Critical Difference, 1988). By 1977, 32.2 percent of White high school graduates and 31.5 percent of Blacks and Hispanics nationwide were enrolled in college. However, by 1985 these

proportions had altered to 34.4 percent, 26.1 percent, and 26.9 percent respectively (Jackson, 1988:49). The reappearance of this enrollment gap has underscored the limited extent to which we understand why similarly situated White and non-Whites who are potential or current university students make different decisions about applying to and staying in college.

Among the concerns is that the elaborate financial aid delivery system has a disproportionately negative impact on minority students. Olivas (1986:16) observes that the "complexity of financial assistance programs, which poses problems for even middle-class families, renders them virtually inaccessible to poor families." Completing the aid forms involves wading through as many as 95 questions and eight pages of instructions (Collison, 1988). This is further compounded in bilingual households. Moreover, many poor families have greater difficulty providing income documentation of the necessary specificity if they are not regularly employed (e.g., do piecework, housecleaning, odd jobs, etc.). Overextended aid offices are unlikely to be capable of providing the extra assistance necessary to help these students. Arbeiter (1987) suggests that the increase in the proportion of the aid package comprised of loans is discouraging to minority students whose annual family income may be half of the debt load they may accumulate at the conclusion of a four-year degree program.

There is additional concern expressed in the literature (Bellia, 1971) that predominantly White financial aid staffs may be less effective with students from non-White backgrounds. Research suggests that Black students, for example, feel less positive, less trusting, and less comfortable with faculty and staff than do White students at predominantly White institutions (Willie and McCord, 1972; Crawford, 1983). Therefore, non-White students, who may feel less comfortable contacting available financial aid resources, may also be less likely to utilize the Financial Aid Office staff and less likely to be satisfied with their aid experience.

Methodology

This study compared the experiences and the satisfaction of White and non-White students with various

aspects of the financial aid process and financial aid office support at one institution. In order to do this, a short 20-item satisfaction survey was mailed to 710 financial aid recipients in mid-April, 1989. The sample was composed of equal numbers of White and non-White students. Items on the survey instrument had, in part, been adapted from surveys used at San Francisco State University and at the University of Oklahoma and revised following a pilot test. Questions covered procedural and informational aspects of the financial aid process, accessibility and comfort with the staff, overall satisfaction with their financial aid experience, and a limited number of demographic questions. The sample for this study was chosen from all students who were receiving more support than a Guaranteed Student Loan (GSL) through the Financial Aid Office (FAO) of a medium-sized state university. This sample tended to represent the heaviest users of FAO services (78% had four or more telephone or personal contacts with the office in the past year). Two-thirds of the sample had been receiving financial aid two years or less. A total of 370 students (52%) responded to the initial mailing or to a follow-up mailing.

Results

When the responses of White recipients were compared with the responses of the non-White recipients, there was only one significant difference. Non-White respondents felt that they had greater difficulty getting an appointment with a Financial Aid counselor than did White respondents. There was no difference in responses to questions concerning ability to complete financial aid forms, comfort with FAO staff, perceptions of knowledge of staff and fairness of awards (see attached Table 1 for a more complete summary). Similarly, the White and non-White students sampled did not report any differences in the frequency of their contact with the FAO. The overall satisfaction of both groups with the FAO was overwhelmingly positive. About 89 percent of the Whites and 87 percent of the non-Whites indicated that they were satisfied or very satisfied.

When non-White responses were disaggregated and the responses of students representing six ethnic groups were compared, a more revealing pattern emerged as detailed in Table 1. [2] There were several noteworthy findings. Although all groups showed consistently high levels of satisfaction, the Native

Table 1

Ethnic Group Means for All Questions

Scale: 1 Strongly Disagree; 2 Disagree; 3 Neutral; 4 Agree; 5 Strongly Agree

Mean Scores							
Native American	Asian	Black	Chicano	Hispanic	White	All	Question Summary
3.69	4.05	4.06	3.83	4.00	4.09	4.00	I can normally complete the Student Aid Application by myself...
3.92	4.10	4.03	3.94	4.15	4.12	4.07	I can normally complete the other financial aid forms...by myself
3.92	4.25	4.23	4.45	4.15	4.30	4.26	The Financial Aid staff seemed well-informed and up-to-date on changing federal and state policies...
3.43	4.05	3.58	3.96	3.96	3.88	3.83*	I feel that the financial aid package I received was/is reasonable.
4.82	4.50	4.55	4.50	4.81	4.61	4.62	If I had not received financial aid, I would not have been able to attend this college.
3.64	4.00	4.10	4.21	3.84	4.04	4.01*	Information in my award letters regarding financial aid...was sufficient and understandable.
3.72	3.68	4.10	4.00	4.00	4.10	4.01	The Financial Aid Office provided me with adequate information about rights and responsibilities...
4.16	4.00	4.23	4.33	4.20	4.33	4.26	Assistance was available in answering questions related to filling out my financial aid forms.
3.59	4.00	4.12	4.15	3.96	4.19	4.08*	Generally, I have not had problems in getting an appointment with a Financial Aid counselor.
3.92	4.20	4.23	4.44	4.15	4.39	4.31*	The receptionists (front counter staff) in the Financial Aid Office made me feel comfortable.
4.11	4.20	4.29	4.51	4.15	4.44	4.37*	The receptionists in the Financial Aid Office were knowledgeable and helpful.
3.94	4.06	4.13	4.21	4.09	4.19	4.14	The counselors in the Financial Aid Office made me feel comfortable.
4.06	4.13	4.21	4.44	4.32	4.26	4.25	The counselors in the Financial Aid Office were knowledgeable and helpful.
3.26	3.63	3.67	3.67	3.68	3.47	3.52	I feel financial aid eligibility is determined and aid is awarded fairly and consistently...
3.85	4.05	4.23	4.12	4.19	4.24	4.17	I feel the Financial Aid Office has worked with me in an efficient manner.
3.85	4.10	4.16	4.42	4.12	4.28	4.22*	Overall, I am satisfied with the treatment and service I have received from the Financial Aid Office.
N=(39)	(20)	(31)	(52)	(26)	(197)	(365)	

KEY:
*significant differences in mean responses at .05 level
_indicates a significant difference between this ethnic group and Native American respondents. Only one other significant difference existed (Chicano vs. Hispanic student response on the "receptionists were knowledgeable and helpful" item).

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Americans had consistently lower satisfaction levels even though the differences are generally statistically insignificant. The Chicano respondents, not the White students, tended to be the most satisfied with FAO services. Chicano and White respondents also indicated significantly higher levels of satisfaction than did Native Americans on six items (reasonableness of the aid package, award letters were understandable, no problems getting counselor appointments, receptionists made me feel comfortable, receptionists were knowledgeable and helpful, and overall satisfaction). Statistically significant differences existed between the Native Americans and Asian students (reasonableness of the aid package), Native Americans and Blacks (no problems getting counselor appointments and award letters were understandable) and Native American and Hispanic respondents (reasonableness of the aid package). The lack of differences expressed in other areas is equally important. Contrary to the expectations drawn from the literature, students from different ethnic groups did not have difficulty completing forms and indicated a high level of satisfaction with FAO counselors. [3]

Conclusions and Implications

There are several observations worth further discussion. As might be expected, comparative analysis that aggregates non-Whites may obscure important differences in the experiences of specific ethnic groups. There was wide variation in the experiences of the six ethnic groups studied. Most apparent was the consistently lower level of Native American student satisfaction and greater difficulty in completing forms.

Fordham (1988) provides a possible explanation for this trend. In her analysis of high-achieving Black students, she suggests that successful minority students must become raceless. In other words, successful minority students must adapt to the individualistic, competitive ideology of American schools and, to some extent, accept the measures of achievement of the majority culture. A scholastically successful ethnic student may have to become "un-Black" or "un-Chicano" or "un-Hispanic."

With the exception of the Native American population, most ethnic students attending this university

come to this rural, predominantly White community and campus, from urban centers 250 to 700 miles away. [4] This would suggest that many of these students have already become or may be willing to become, to some degree, "raceless." They operate effectively in both the school setting and White culture. The Native American student profile is somewhat different. For them this is an institution of convenience, not of choice. They live locally and, in many cases, exist with feet in both the traditional Native American culture and community and the university culture and community. They confront daily the tension between their desire to succeed in the context of the majority culture (the university) and the expectation from their community that they continue to maintain a visible commitment to the tribe.

There is no more linear/production-oriented office than the Financial Aid Office. Cultures, like the Native American culture, that tend to be more relationship-oriented and to place less emphasis on time may find encounters with the Financial Aid Office most onerous. This may be reflected in the comments of one Native American Student, "It is not clear at times how the financial aid [office] comes up with the budget set for me. They tell me what is needed...I always feel I'm [being] rushed."

This study found significant correlations between a student's satisfaction level and whether or not financial aid office receptionists (.48) and counselors (.52) made the student feel comfortable. This clearly underscores the importance of the staff in humanizing a potentially dehumanizing process. Staff sensitivity to the potential clash of organizational style and individual culture is critical. Receptionists and counselors must be willing to adjust their approach to the culture of the specific ethnic student. The ability to make adjustments of this nature may well require training in cross-cultural awareness. Another potential strategy is to diversify the ethnic composition of the staff. As another Native American student commented, "I feel that an Indian should be hired to work with Indian students and be there for their needs."

Although some elements of the financial aid delivery system may constitute a barrier to low-income students, there is no question that financial aid is critical to the attraction and retention of these students. Nearly all respondents (90.2%) needed financial assistance in order to attend this university.

This study raises several important issues for further study. The individuals who may be the most negatively affected by the financial aid system are more likely not to be students at all. The perceptions of and experiences with the financial aid process of low-income high school graduates who elect not to continue their education is an important area of inquiry. Similarly, perceptions of and experiences with the financial aid process of low-income students who leave the university (drop-out) are also important. Lastly, a more thorough effort to better understand the relationship between working the financial aid system effectively and the level of "raceiessness."

End Notes

The author would like to acknowledge the important role that E. M. "Buzz" Webb, Linda Weirup, Randi Burke, Jack Altman, Ruth Bennett, and Alan Freeman played in this study. Without their support and encouragement this study would not have occurred.

[1] This philosophical direction, particularly as it relates to ethnic minorities, can be seen in the increasing proportion of Cal Grants that go to Asians, Blacks, Filipinos, Hispanics, Native Americans and other non-White students. In 1972, 32.9 percent of the awards went to ethnic minorities. By 1985, this number had increased to 61.2 percent. (Origins and Outcomes, 1987:35)

[2] Pairwise multiple comparisons were made. This statistically tests the mean response of each group against the responses of every other group on the six significant questions (indicated by a * in Table 1).

[3] Clearly, student aid application forms may well be most intimidating to those who do not make it to the university. A useful area for further study would be to examine why high school graduates who are eligible to attend university elect not to.

[4] Forty-five percent of Native Americans listed their "school of origin" as being in Humboldt County. Only 12% of Asian students, 7% of Black students, 20% of Chicano and Hispanic students, and 23% of White students listed their school of origin as being in Humboldt County.

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